

NEW PEOPLES BANK, INC.
Fee Schedule

Maintenance Fee	None
Returned Mail Fee	\$5
Dormant Account Fee-Monthly	\$20
* Overdraft Fee per Item (Paid or Returned)	\$33
Stop-Payment Request	\$25
Stop Payment Renewal	\$15
Wire Transfer Fee (Outgoing)	\$24
Wire Transfer Fee (Incoming)	\$14
International Wire Fee (Outgoing)	\$50
International Wire Fee (Incoming)	\$14
Official Check Fee	\$5
Copy Fee (per page)	\$.25
Research Fee	\$15/hr
Levies and Third Party Claims	\$150
Statement Reconciliation	\$15/hr
Replacement Card	\$5
Money Market Excess W/D Charge	\$15
Savings Excess W/D Charge	\$15
Safe Deposit Box Key Replacement (per key)	\$25
Safe Deposit Box Drilling Fee	\$150
Safe Deposit Boxes:	
3 x 5	\$20
5 x 5	\$25
3 x 10	\$30
5 x 10	\$40
10 x 10	\$75

* An additional fee or interest may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Time Accounts: The annual percentage yield assumes interest remains on deposit until maturity and a withdrawal will reduce earnings.